

EXHIBIT J

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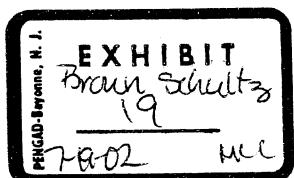
GUARANTY AGREEMENT

This Guaranty Agreement, given on this first day of December, 1998, by PENNSYLVANIA CONTRACTORS INSURANCE COMPANY ("PCIC") to CCI CONSTRUCTION CO., INC. ("CCI") as follows:

PCIC will guarantee the claim that was filed by CCI, in the amount of One Million One Hundred Sixty-Two Thousand Four Hundred Sixty Dollars (\$1,162,460.00), with the Department of General Services, Commonwealth of Pennsylvania, for the project known as Mahanoy State Correctional Institution, Frackville, Pennsylvania. If the Department of General Services, Commonwealth of Pennsylvania, fails to pay all or any part of the subject claim, PCIC will pay the difference owing or the full amount of the claim if no part of the claim is paid.

All rights and liabilities herein given to, or imposed upon, the respective parties hereto shall extend to and bind the several and respective heirs, legal and personal representatives, successors and assigns of said parties. No rights, however, shall inure to the benefit of any assignee of CCI unless the assignment to such assignee has been approved by PCIC.

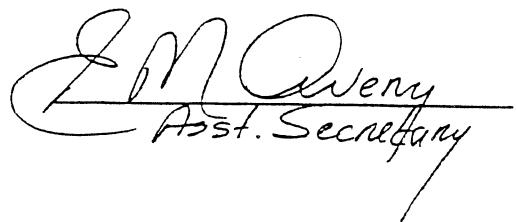
This writing contains the entire agreement between the parties hereto, and no agent, representative or officer of either party has authority to make or has made any statement, agreement or representation, either oral or written, in connection herewith, modifying, adding or changing the terms and conditions herein set forth. No dealings between the parties or custom shall be permitted to contradict various additions to or



modify the terms hereto. No modification of this Agreement shall be binding unless such modifications shall be in writing and signed by the parties hereto.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have caused this Agreement to be duly signed upon the day, month and year first above written.

ATTEST:



E.M. Avery
Asst. Secretary

PCIC:
PENNSYLVANIA CONTRACTORS
INSURANCE COMPANY

By:



John S. Stoy

BSSF 4767